

HONORABLE James M. Peck  
One Bowling Green,  
New York, N.Y. 10004  
Courtroom 601

This is in reference to the United States  
Bankruptcy Court Southern District of New York  
In Re Lehman Brothers Holdings Inc, et al, Debtors  
Chapter 11 Case No. 08-13555 (JMP) (Jointly  
Administered) Claim Number 9054, Amount  
asking 5,000.00 Claimant's name is Mary J. DePalma  
Address of Mary J. DePalma is 8239 Longdon Circle  
Citrus Heights, CA 95610

I have included supporting documentation for  
my claim. I am an elderly woman with a will  
husband who has Alzheimer's. My husband took  
care of all financial matters and can no longer  
do this. I apologize for taking longer to  
attain the supporting documentation for  
This chapter 11 case (Docket No. 4271)

Sincerely,  
Mary J. DePalma

050228 290 007374195  
BANC OF AMERICA  
INVESTMENT SERVICES INC  
900 WEST TRADE STREET  
NC1-026-05-01  
CHARLOTTE, NC 28255

Account Number: W76-225169

# Banc of America Investment Services, Inc.™

ANTHONY J DE PALMA  
MARY J DE PALMA TTEE  
ANTHONY J/MARY J DEPALMA TRUST  
U/A 11/9/93  
8239 LONGDEN CIRCLE  
CITRUS HEIGHTS CA 95610

FINANCIAL ADVISOR  
CARAPIET & SCHERER  
RR#: 4QK

FOR QUESTIONS OR UP-TO-DATE ACCOUNT INFORMATION:  
Financial Advisor 800 846 6262  
Supervisory Office 800 846 6262  
Call Center 800 822 2222

Investment products provided by Banc of America Investment Services, Inc.:

ARE NOT FDIC INSURED	MAY LOSE VALUE	ARE NOT BANK GUARANTEED
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Banc of America Investment Services, Inc. is a registered broker-dealer,  
member NASD and SIPC and a nonbank subsidiary of Banc of America, N.A.  
Portfolio Value  
(in dollars)

Statement Date: 02/01/05 to 02/28/05

## SNAPSHOT

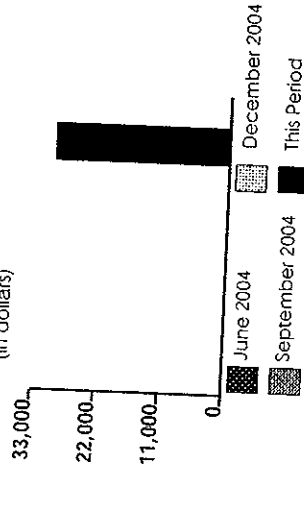
TOTAL PORTFOLIO

**\$30,410.00**

PORTFOLIO VALUE  
Securities

This Period	Prior Period
\$30,410.00	\$0.00
<b>\$30,410.00</b>	<b>\$0.00</b>

TOTAL PORTFOLIO VALUE



A portfolio value less than \$100.00 may not be displayed.

ACCOUNT ACTIVITY

Net Additions and Withdrawals

This Period	Year To Date
\$0.00	\$0.00

### LEGEND

( ) Numbers in parenthesis  
are debits or subtractions  
NFS = National Financial  
Services LLC

Account carried with National Financial Services LLC, Member NYSE, SIPC

Account Number: W76-225169  
Account Name: ANTHONY J/

Statement Date: 02/01/2005 to 02/28/2005

# Banc of America Investment Services, Inc.™

## SUMMARY

PORTFOLIO VALUE		This Period	Prior Period
Securities			
Equities			
Equity			
Total Securities		\$30,410.00	\$0.00
TOTAL PORTFOLIO VALUE		\$30,410.00	\$0.00
ACCOUNT ACTIVITY		This Period	Year To Date
BEGINNING BALANCE			
Additions and Withdrawals		\$0.00	
Other Additions and Withdrawals		\$0.00	\$0.00
NET ADDITIONS AND WITHDRAWALS		\$0.00	\$0.00
ENDING BALANCE		\$0.00	

## DETAIL

### PORTFOLIO VALUE

Mutual Funds, Annuities, and other investment products are not insured by the FDIC or any other government agency, are not deposits or obligations of, or guaranteed by, Banc of America Investment Services or any affiliate, and are subject to investment risks, including possible loss of principal invested.

### EQUITIES 100.00%

Description	Symbol/Cusip	Quantity	Price on	Current	Prior	Estimated
Equity	Account Type		02/28/05	Market Value	Market Value	Annual Income
BAC CAPITAL TR II CAP SECS PFD	BACPRV	500	\$26.18	\$13,090.00	unavailable	\$875.00
7.00% 02/01/2032	CASH					
CALLABLE 02/01/2007 @ 25.0000						
Estimated Yield 6.68%						
GENL MOTORS ACCEP CORP PINES PFD	GJMI	500	\$24.50	\$12,250.00	unavailable	\$918.75
7.35% 08/08/2032	CASH					
CALLABLE 08/08/2007 @ 25.0000						
Estimated Yield 7.50%						

# Banc of America Investment Services, Inc.™

Account Number: W76-225169  
Account Name: ANTHONY J/

Statement Date: 02/01/2005 to 02/28/2005

## EQUITIES 100.00%

Description	Symbol/Cusip	Account Type	Quantity	Price on 02/28/05	Current Market Value	Prior Market Value	Estimated Annual Income
LEHMAN BROS HLDGS CAP TR VI TR	LEHPRN	CASH	200	\$25.35	\$5,070.00	unavailable	\$312.00
PFD SECS SER N 6.24% DUE 01/18/2054							
CALLABLE 01/18/2010 @ 25.0000							
Estimated Yield 6.15%							
<b>Total Equity</b>					\$30,410.00		\$2,105.75
<b>Total Equities</b>					\$30,410.00		\$2,105.75
<b>Total Securities</b>					\$30,410.00		\$2,105.75
<b>TOTAL PORTFOLIO VALUE</b>					\$30,410.00		\$2,105.75
<b>ACCOUNT ACTIVITY</b>							

## ADDITIONS AND WITHDRAWALS

### Other Additions and Withdrawals

Date	Account Type	Transaction	Description	Quantity	Amount
02/11/05	CASH	TRANSFERRED FROM	BAC CAPITAL TR II CAP SECS PFD 7.00% 02/01/2032 VS W48-015369 CONVERSION TFR	500	\$0.00
02/11/05	CASH	TRANSFERRED FROM	GENL MOTORS ACCEP CORP PINES PFD 7.35% 08/08/2032 VS W48-015369 CONVERSION TFR	500	\$0.00
02/11/05	CASH	TRANSFERRED FROM	LEHMAN BROS HLDGS CAP TR VI TR PFD SECS SER N 6.24% DUE 01/18/2054 VS W48-015369 CONVERSION TFR	200	\$0.00

### Net Other Additions and Withdrawals

### NET ADDITIONS AND WITHDRAWALS

\$0.00  
\$0.00

Account carried with National Financial Services LLC, Member NYSE, SIPC

# Banc of America Investment Services, Inc.™

Account Number: W76-225169  
Account Name: ANTHONY JI

Statement Date: 02/01/2005 to 02/28/2005

## MESSAGES

Important information to margin account owner(s). You may notice credit adjustments were posted to your account during the month of February. These adjustments are meant to help cover any additional federal tax burden you may need to bear related to substitute payments received in lieu of qualified dividends during the 2004 tax year and will be displayed in the Miscellaneous Activity Section of your February month-end statement as, Credit Adjustment. If you have any questions, please contact your investment representative.

100226 290 007190410 C 1  
MERRILL LYNCH, PIERCE,  
FENNER & SMITH INCORPORATED  
900 WEST TRADE STREET  
NC1-026-05-01  
CHARLOTTE, NC 28255

Account Number: W76-225169



ANTHONY J DE PALMA  
MARY J DE PALMA TTEE  
ANTHONY J/MARY J DEPALMA TRUST  
U/A 11/9/93  
8239 LONGDEN CIRCLE  
CITRUS HEIGHTS CA 95610

FINANCIAL ADVISOR  
ALI COLEMAN  
RR#: FKC

FOR QUESTIONS OR UP-TO-DATE ACCOUNT INFORMATION:  
Financial Advisor 916 878 3190  
Supervisory Office 800 846 6262  
Call Center 800 822 2222

Investment products provided by Merrill Lynch, Pierce, Fenner & Smith Inc.

ARE NOT FDIC INSURED	MAY LOSE VALUE	ARE NOT BANK GUARANTEED
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Merrill Lynch, Pierce, Fenner & Smith Incorporated is a registered broker-dealer, member of FINRA and SIPC and a wholly owned subsidiary of Bank of America.

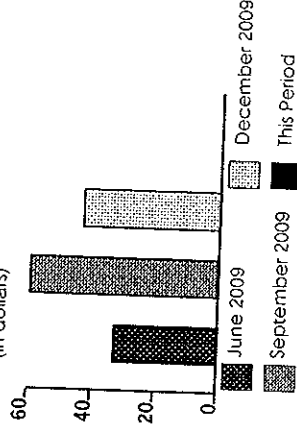
Statement Date: 01/01/10 to 02/28/10

## SNAPSHOT

TOTAL PORTFOLIO

\$0.00

PORTFOLIO VALUE	This Period	Prior Period
Securities	\$0.00	\$44.00
TOTAL PORTFOLIO VALUE	\$0.00	\$44.00



A portfolio value less than \$100.00 may not be displayed.

## ACCOUNT ACTIVITY

	This Period	Year-To-Date
Net Trading	\$11.99	\$11.99
Net Additions and Withdrawals	(\$11.99)	(\$11.99)

## LEGEND

() Numbers in parenthesis are debits or subtractions  
NFS = National Financial Services LLC

Account carried with National Financial Services LLC, Member NYSE, SIPC



# SUMMARY

PORTFOLIO VALUE		This Period	Prior Period
Securities			
Equities			
Equity			
Total Securities		\$0.00	\$44.00
TOTAL PORTFOLIO VALUE		\$0.00	\$44.00
ACCOUNT ACTIVITY			
BEGINNING BALANCE			
Trading			
Securities Sold		\$0.00	
NET TRADING		\$11.99	\$11.99
Additions and Withdrawals			
Checking Activity		\$11.99	\$11.99
NET ADDITIONS AND WITHDRAWALS		( \$11.99)	( \$11.99)
ENDING BALANCE		( \$11.99)	( \$11.99)
		\$0.00	

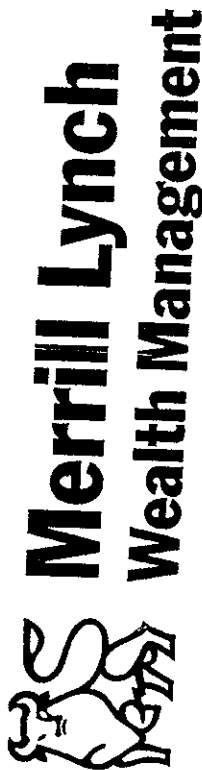
REALIZED GAIN (LOSS)		This Period	Year-to-Date
Short-Term Gain		\$0.00	\$0.00
Short-Term Loss		\$0.00	\$0.00
Short-Term Disallowed Loss		\$0.00	\$0.00
NET SHORT-TERM		\$0.00	\$0.00
Long-Term Gain		\$0.00	\$0.00
Long-Term Loss		\$0.00	\$0.00
Long-Term Disallowed Loss		\$4,988.01	\$4,988.01
NET LONG-TERM		\$0.00	\$0.00
		( \$4,988.01)	( \$4,988.01)

The above section is a summary of estimated realized gains and losses for transactions in your account. These figures exclude transactions where cost basis information is incomplete.

Account Number: W76-225169  
Account Name: DEPALMA A  
Statement Date: 01/01/2010 to 02/28/2010

Account Number: W76-225169  
Account Name: DEPALMA A

Statement Date: 01/01/2010 to 02/28/2010



NFS-provided estimated cost basis (including cost basis and short sale proceeds information provided to NFS by customers), realized gain and loss, and holding period information may not reflect all adjustments necessary for tax reporting purposes. Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption, or exchange. NFS does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information taxpayers may be required to report to federal, state, and other taxing authorities. NFS makes no warranties with respect to, and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise specified, NFS determines cost basis at the time of sale based on the average cost-single category (ACSC) method for open-end mutual funds and based on the first-in, first-out (FIFO) method for all other securities.

Amortization, accretion and similar adjustments to cost basis have been provided for many fixed income securities (and some bond-like equities), however, they are not provided for certain types, such as short-term instruments, Unit Investment Trusts, foreign fixed income securities, or those that are subject to early prepayment of principal (pay downs). Where current year premium or acquisition premium amortization is provided, the prior years' cumulative amortization is reflected in the adjusted cost basis, but we cannot provide a breakdown or the total of such prior amortization amounts.

Customers should consult with their tax advisors for further information.

## DETAIL

### PORTFOLIO VALUE

NFS-provided estimated cost basis (including cost basis and short sale proceeds information provided to NFS by customers), realized gain and loss, and holding period information may not reflect all adjustments necessary for tax reporting purposes. Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption, or exchange. NFS does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information taxpayers may be required to report to federal, state, and other taxing authorities. NFS makes no warranties with respect to, and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise specified, NFS determines cost basis at the time of sale based on the average cost-single category (ACSC) method for open-end mutual funds and based on the first-in, first-out (FIFO) method for all other securities.

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**LIMITATION ON COST BASIS INFORMATION:** NFS's cost basis information system has a cumulative lifetime limit on how much activity it can track for each individual security position in an account. For this purpose, each buy, sell, dividend, wash sale disallowed loss, stock split, stock merger, etc. is an event. For some customers, this limit can be reached with approximately 1500 events. Upon reaching the limit, the system no longer displays or tracks cost basis information for the affected position, and such information will usually show as not available or unknown. Once the limit is reached, all cost basis information for the affected position will need to be tracked and updated by you, the investor.

Mutual Funds, Annuities, and other investment products are not insured by the FDIC or any other government agency, are not deposits or obligations of, or guaranteed by, Merrill Lynch or any affiliate, and are subject to investment risks, including possible loss of principal invested.

Account carried with National Financial Services LLC, Member NYSE, SIPC



Account Number: W76-225169  
Account Name: DEPALMA A

Statement Date: 01/01/2010 to 02/28/2010



EQUITIES 0.00%

Total Equities

\$0.00

Total Securities

\$0.00

There were no positions in your account at the close of the statement period.

### ACCOUNT ACTIVITY

NFS-provided estimated cost basis (including cost basis and short sale proceeds information provided to NFS by customers), realized gain and loss, and holding period information may not reflect all adjustments necessary for tax reporting purposes. Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption, or exchange. NFS does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information taxpayers may be required to taken in reliance upon, such information. Unless otherwise specified, NFS determines cost basis at the time of sale based on the average cost-single category (ACSC) method for open-end mutual funds and based on the first-in, first-out (FIFO) method for all other securities. Amortization, accretion and similar adjustments to cost basis have been provided for many fixed income securities (and some bond-like equities), however, they are not provided for certain types, such as short-term instruments. Unit Investment Trusts, foreign fixed income securities, or those that are subject to early prepayment of principal (pay downs). Where current year premium or acquisition premium amortization is provided, the prior years cumulative amortization is reflected in the adjusted cost basis, but we cannot provide a breakdown or the total of such prior amortization amounts.

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### TRADING

#### Securities Sold

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	Total Cost Basis	Realized Gain (Loss)
02/08/10	CASH	YOU SOLD	LEHMAN BROS HLDGS CAP TR VI TR	(200)	\$11.99	\$5,000.00	( \$4,988.01 )
			PFD SECS SER N 6.24% DUE				
			01/18/2054 @ .26				
			LT Loss \$4,988.01				

Net Securities Sold

NET TRADING

\$11.99

ADDITIONS AND WITHDRAWALS

\$11.99

Account carried with National Financial Services LLC, Member NYSE, SIPC

Account Number: W76-225169  
Account Name: DEPALMA A  
Statement Date: 01/01/2010 to 02/28/2010



Checking Activity

Date	Check Number	Payee Detail	Expense Code	Amount
02/09/10		CHECK PAID	320844579	(\$11.99 )
Net Checking Activity				(\$11.99 )
NET ADDITIONS AND WITHDRAWALS				(\$11.99 )

EQUITY RESEARCH RATINGS

IMPORTANT INFORMATION ABOUT EQUITY RESEARCH AVAILABILITY:

MESSAGES

Auction Rate Securities holders: pricing on statement is estimated value provided by 3rd party pricing services or, where none provided, is listed as Unavailable or zero. Due to ARS market disruption, trades may not be completed at values shown.

Certain Money Market 7-Day Avg Net Yields have dropped to 0.0 percent and do not display in the Portfolio Holdings section of statement. You can contact your Financial Advisor or the Service Center to discuss alternative investments that may be paying a higher yield.

FOOTNOTES AND COST BASIS INFORMATION

NFS-provided estimated cost basis (including cost basis and short sale proceeds information provided to NFS by customers), realized gain and loss, and holding period information may not reflect all adjustments necessary for tax reporting purposes. Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption, or exchange. NFS does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information taxpayers may be required to report to federal, state, and other taxing authorities. NFS makes no warranties with respect to, and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise specified, NFS determines cost basis at the time of sale based on the average cost-single category (ACSC) method for open-end mutual funds and based on the first-in, first-out (FIFO) method for all other securities. Customers should consult their tax advisors for further information. For investments in partnerships, NFS does not make any adjustments to cost basis information as the calculation of basis in such investments requires supplemental information from the partnership on its income and distributions during the period you held your investment. Partnerships usually provide this additional information on a Form K-1 issued by April 15th of the following year.



Account Number: W76-225169  
Account Name: DEPALMA A  
Statement Date: 01/01/2010 to 02/28/2010

#### MISCELLANEOUS FOOTNOTES

Callable Securities Lottery - When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, NFS may or may not receive an allocation of called/redeemed securities by the issuer, transfer agent and/or depository. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation system, in accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. NFS' allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation. You have the right to withdraw uncalled fully paid securities at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call, and also to withdraw excess margin securities provided your account is not subject to restriction under Regulation T or such withdrawal will not cause an undermargined condition.

**GLOSSARY Short Account Balances** - If you have sold securities under the short sale rule, we have, in accordance with regulations, segregated the proceeds from such transactions in your Short Account. Any market increases or decreases from the original sale price will be marked to the market and will be calculated out to 9 decimal places, however, the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency in which prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. The prices provided are not firm bids or offers. Certain securities may reflect "N/A" or "unavailable" where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its

**CUSTOMER SERVICE:** Please review your statement and report any discrepancies immediately. Inquiries or concerns regarding your brokerage account or the activity therein should be directed to your broker/dealer at the telephone number and address reflected on the front of this statement and National Financial Services LLC ("NFS") who carries your brokerage account and acts as your custodian for funds and securities deposited with NFS directly by you, through your broker/dealer, or as a result of transactions NFS processes for your account. NFS may be contacted by calling (800) 801-9942. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act ("SIPA"). When contacting either NFS or your broker/dealer, remember to include your entire brokerage account number to ensure a prompt reply. Please notify the service center or your broker/dealer promptly in writing of any change of address.

**ADDITIONAL INFORMATION Customer free credit balances** are not segregated and may be used in NFS business, subject to the limitations of 17CFR Section 240.15c3-2 under the Securities and Exchange Act of 1934. You have the right to receive from NFS in the course of normal business operations, subject to open commitments in any of your brokerage accounts, any free credit balances to which you are entitled or any fully paid securities to which you are entitled and any securities purchased on margin upon full payment of any indebtedness to NFS. Interest on free credit balances awaiting reinvestment may be paid out at rates that may vary with current short-term money market rates and/or your brokerage account balances, set at the discretion of your broker/dealer and/or NFS.

**Credit Adjustment Program.** Accountholders receiving payments in lieu of qualified dividends may not be eligible to receive credit adjustments intended to help cover additional associated federal tax burdens. NFS reserves the right to deny the adjustment to any account holder and to amend or terminate the credit adjustment program.

**Options Customers.** Each transaction confirmation previously delivered to you contains full information about commissions and other charges. If you require further information, please contact your broker/dealer. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description of which is available upon request. Short positions in American-style options are liable for assignment at any time. The writer of a European-style option is subject to exercise assignment only during the exercise period. You should advise your broker/dealer promptly of any material change in your investment objectives or financial situation. Splits, Dividends, and Interest. Expected stock split, next dividend payable, and next interest payable information has been provided by third parties and may be subject to change. Information for certain securities may be missing if not received from third parties in time for printing. NFS is not responsible for inaccurate, incomplete, or missing information. Please consult your broker/dealer for more information about expected stock split, next dividend payable, and next interest payable for certain securities.

**Equity Dividend Reinvestment Customers.** Shares credited to your brokerage account resulted from transactions effected as agent by either: 1) Your broker/dealer for your investment account, or 2) through the Depository Trust Company (DTC) dividend reinvestment program. For broker/dealer effected transactions, the time of the transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request. NFS may have acted as market maker in effecting trades in "over-the-counter" securities.

**Retirement Contributions/Distributions.** A summary of retirement contributions/distributions is displayed for you in the activity summary section of your statement. **Income Reporting.** NFS reports earnings from investments in Traditional IRAs, Rollover IRAs, SEP-IRAs and, Keoghs as tax-deferred income. Earnings from Roth IRAs are reported as tax-free income, since distributions may be tax-free after meeting the 5 year aging requirement and certain other conditions. A financial statement of NFS is available for your personal inspection at its office or a copy of it will be mailed to you upon your written request.

**Statement Mailing.** NFS will deliver statements by mail or, if applicable, notify you by e-mail of your statement's availability, if you had transactions that affected your cash balances or security positions held in your account(s) during the last monthly reporting period. At a minimum, all brokerage customers will receive quarterly statements (at least four times per calendar year) as long as their accounts contain a cash or securities balance.

**Loads and Fees.** In addition to sales loads and 12b-1 fees described in the prospectus, NFS or your

purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. Investment decisions should be made only after consulting your broker/dealer. **Estimated Yield ("EY") and Estimated Annual Income ("EAI")** - When available, the coupon rate of some fixed income securities is divided by the current market value of the fixed income security to create the EY figure and/or the current interest rate or most recently declared dividends for certain securities are annualized to create the EAI figure. EAI and EY are estimates, and the income and yield might be lower or higher. Additionally, estimates may include return of principal or capital gains which would render them overstated. EY reflects only the income generated by an investment; not changes in prices which fluctuate. These figures are based on mathematical calculations of available data, and have been obtained from information providers believed to be reliable, but no assurance can be made as to accuracy. Since the interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political and business conditions, they should not be relied on for making investment, trading decisions, or tax decisions.

**Broker/dealer** receives other compensation in connection with the purchase and/or the on-going maintenance of positions in certain mutual fund shares and other investment products in your brokerage account. This additional compensation may be paid by the mutual fund or other investment product. Its investment advisor or one of its affiliates. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by NFS or your broker/dealer will be furnished to you upon written request. At time of purchase, fund shares may be assigned a transaction fee or no transaction fee status. At time of sale, applicable fees will be based on that status.

**Margin.** If you have applied for margin privileges and been approved, you may borrow money from NFS in exchange for pledging the assets in your account as collateral for any outstanding margin loan. The amount you may borrow is based on the value of securities in your margin account, which is identified on your statement. If you have a margin account, this is a combined statement of your margin account and special memorandum account other than your non-purpose margin accounts maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve Board. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request.

**NYSE and FINRA.** All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange market and its clearing house, if any, where the transactions are executed, and of the New York Stock Exchange (NYSE) and of the Financial Industry Regulatory Authority ("FINRA"). The FINRA requires that we notify you in writing of the availability of an investor brochure that includes information describing FINRA Regulation's BrokerCheck Program ("Program"). To obtain a brochure or more information about the Program or FINRA Regulation, contact the FINRA Regulation BrokerCheck Program Hotline at (800) 289-9999 or access the FINRA's web site at [www.finra.org](http://www.finra.org).

**New York Stock Exchange Rule 382** requires that your broker/dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your broker/dealer and NFS. A more complete description is available upon request. Your broker/dealer is responsible for: (1) obtaining and verifying brokerage account information and documentation, (2) opening, approving and monitoring your brokerage account, (3) transmitting timely and accurate instructions to NFS with respect to your brokerage account, (4) determining the suitability of investment recommendations and advice, (5) operating, and supervising your brokerage account and its own activities in compliance with applicable laws and regulations including compliance with margin rules pertaining to your margin account, if applicable, and (6) maintaining required books and records for the services that it performs.

**NFS shall, at the direction of your broker/dealer:** (1) execute, clear and settle transactions processed through NFS by your broker/dealer, (2) prepare and send transaction confirmations and periodic statements of your brokerage account (unless your broker/dealer has undertaken to do so). Certain securities pricing and descriptive information may be provided by your broker/dealer or obtained from third parties deemed to be reliable, however, this information has not been verified by NFS, (3) act as custodian for funds and securities received by NFS on your behalf, (4) follow the instructions of your broker/dealer with respect to transactions and the receipt and delivery of funds and securities for your brokerage account, and (5) extend margin credit for purchasing or carrying securities on margin. Your broker/dealer is responsible for ensuring that your brokerage account is in compliance with federal, industry and NFS margin rules, and for advising you of margin requirements. NFS shall maintain the required books and records for the services it performs.

**Securities Investor Protection Corporation ("SIPC")** up to \$500,000 (including up to \$100,000 for cash awaiting reinvestment). NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request a SIPC brochure, visit [www.sipc.org](http://www.sipc.org) or call 1-202-371-8300. Bank Deposit Sweep Program funds are SIPC protected until swept to a Program Bank at which time the funds may be eligible for FDIC insurance. Assets Held Away, commodities, unregistered investment contracts, futures accounts, loaned securities and other investments may not be covered. Mutual funds and/or other securities are not backed or guaranteed by any bank, nor are they insured by the FDIC and involve investment risk including possible loss of principal.

End of Statement

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